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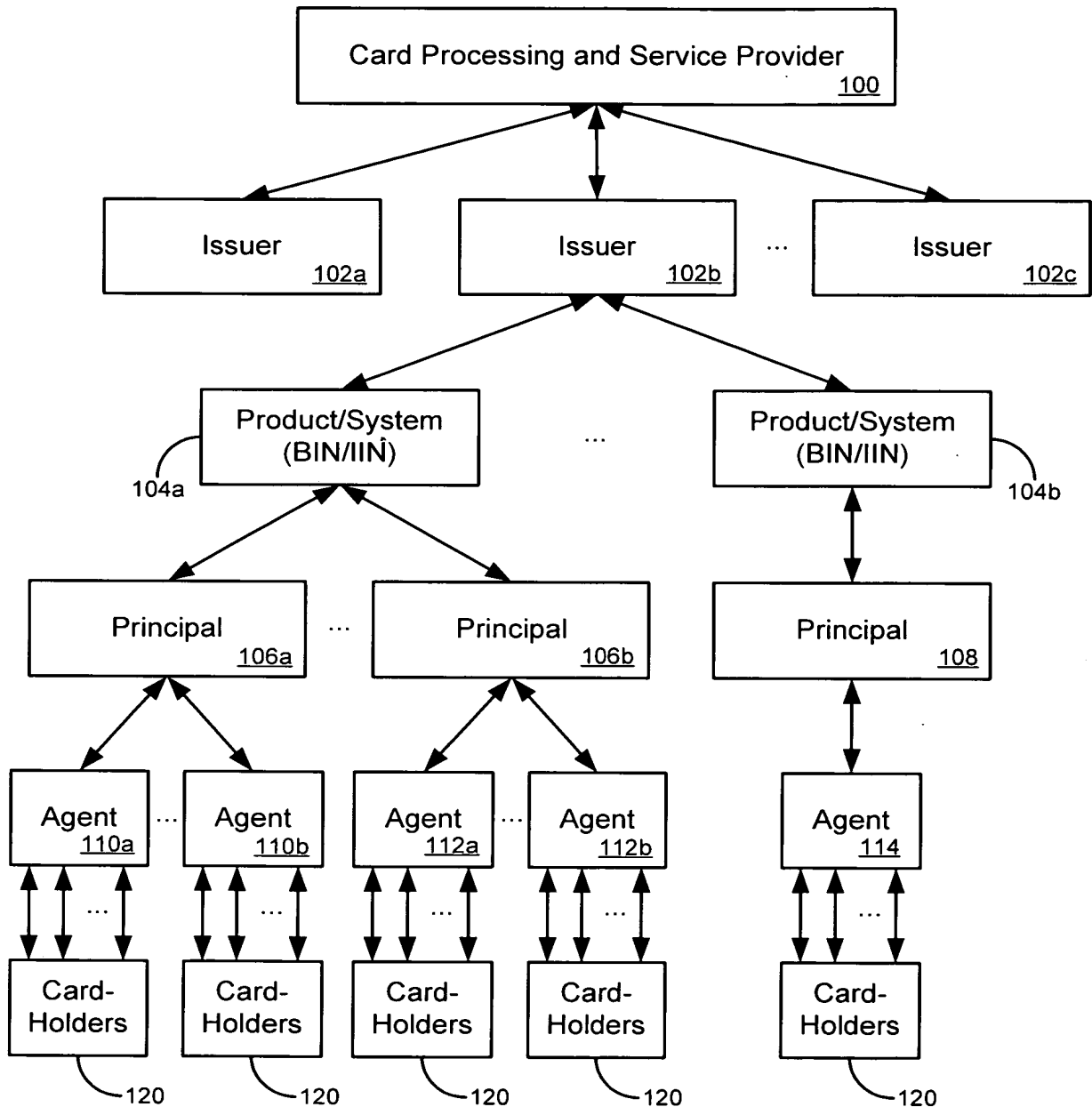


FIG. 1

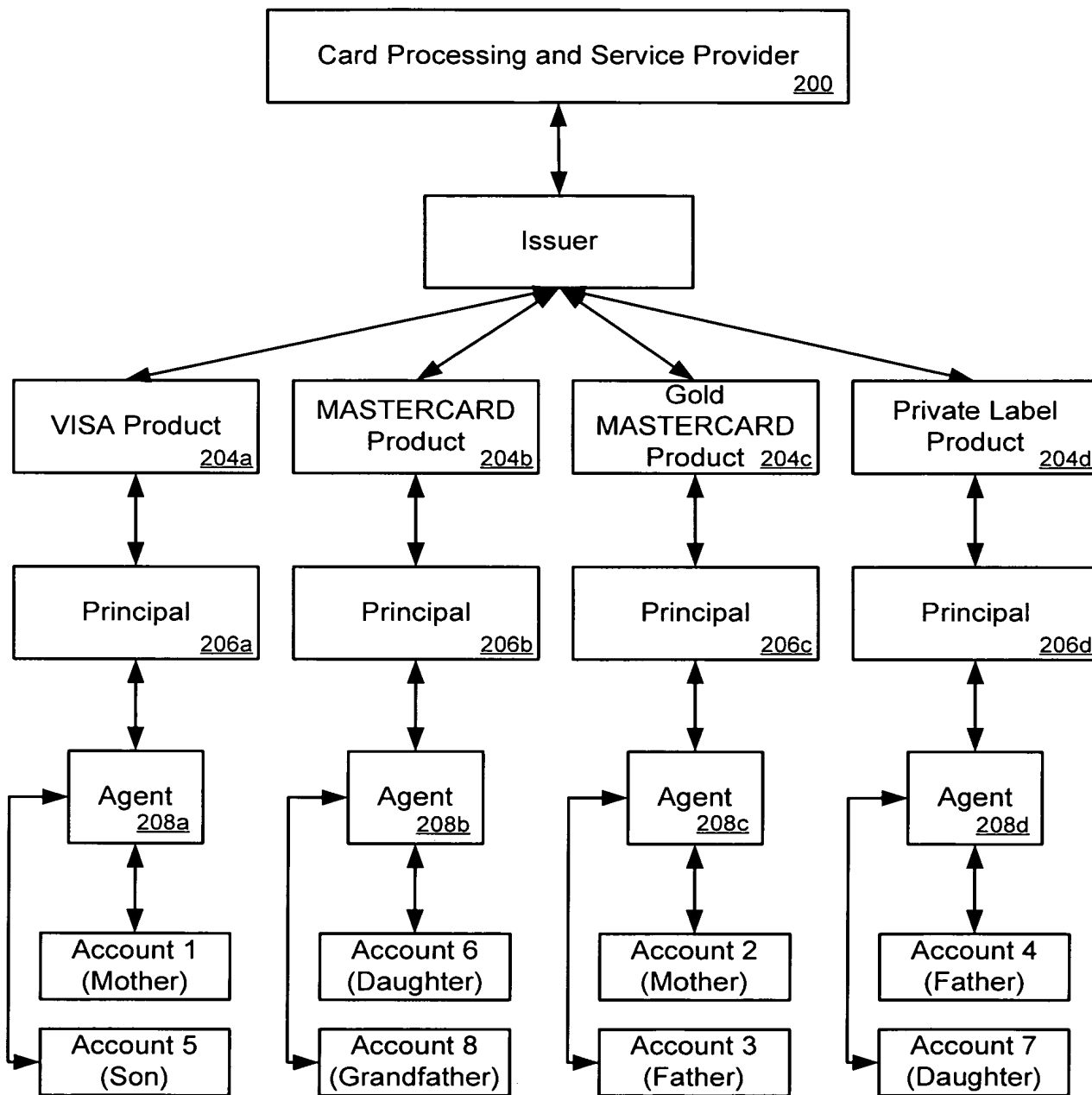


FIG. 2



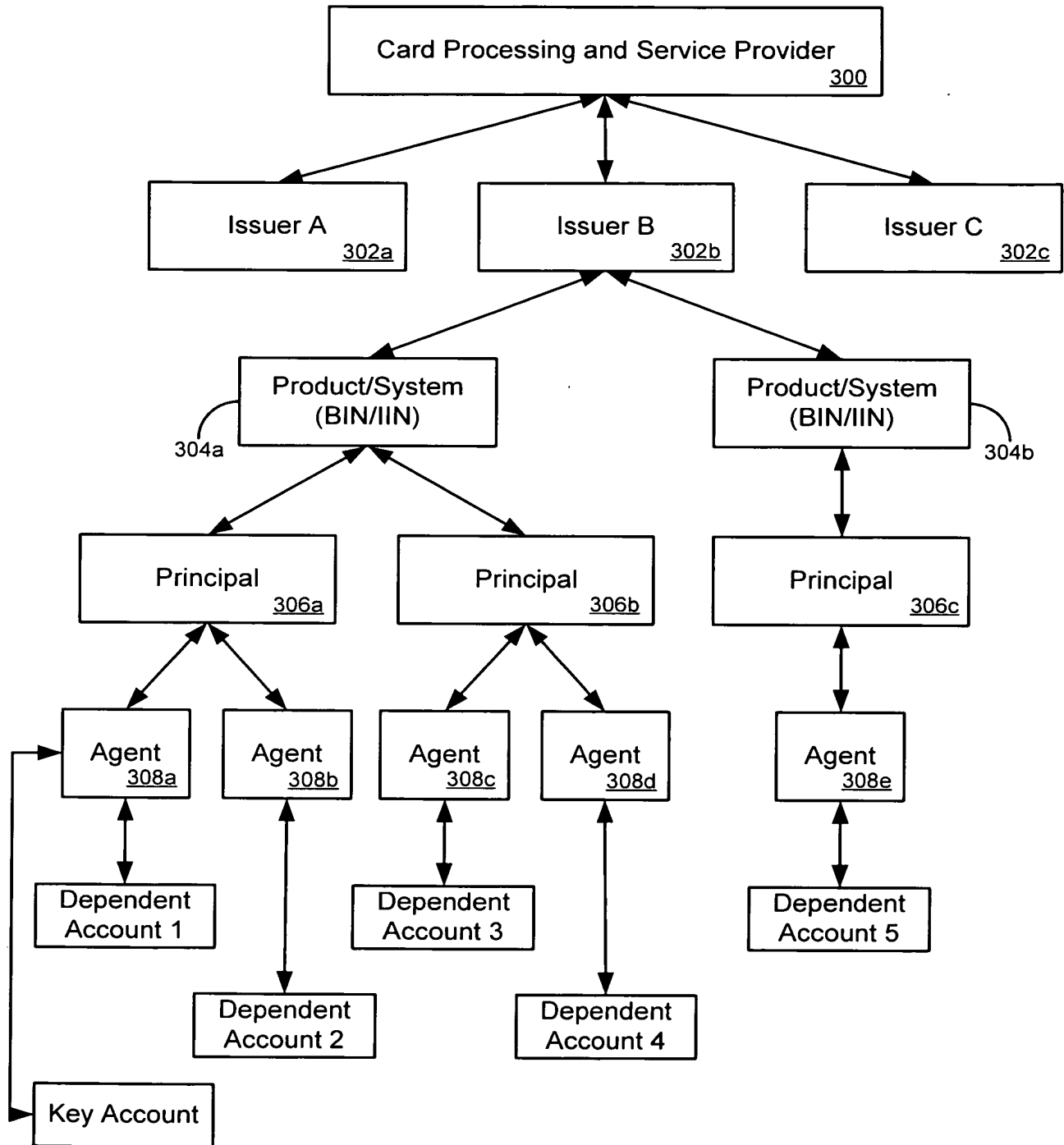


FIG. 3



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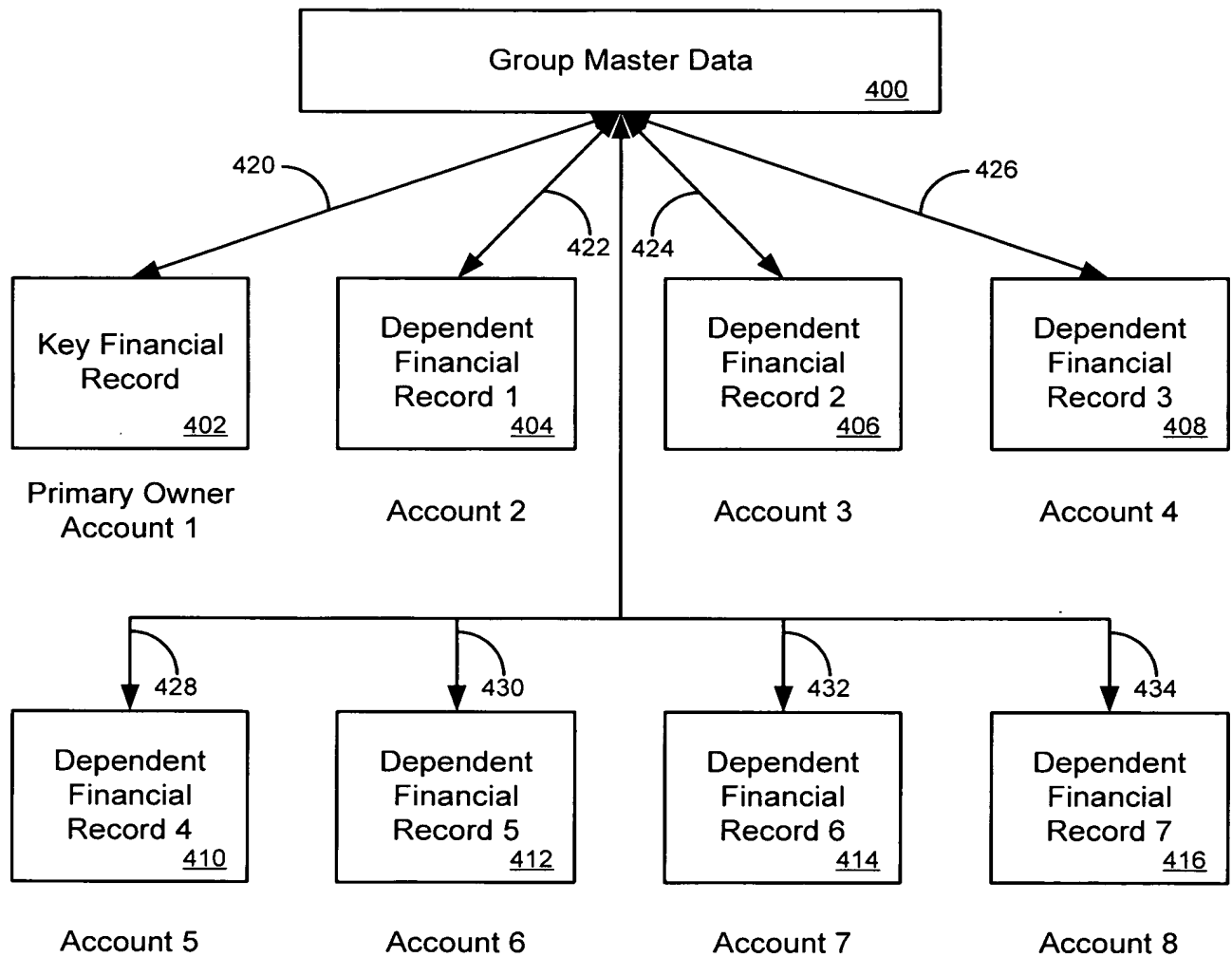
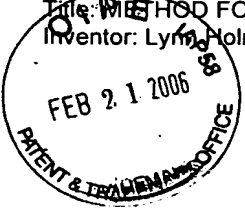


FIG. 4A





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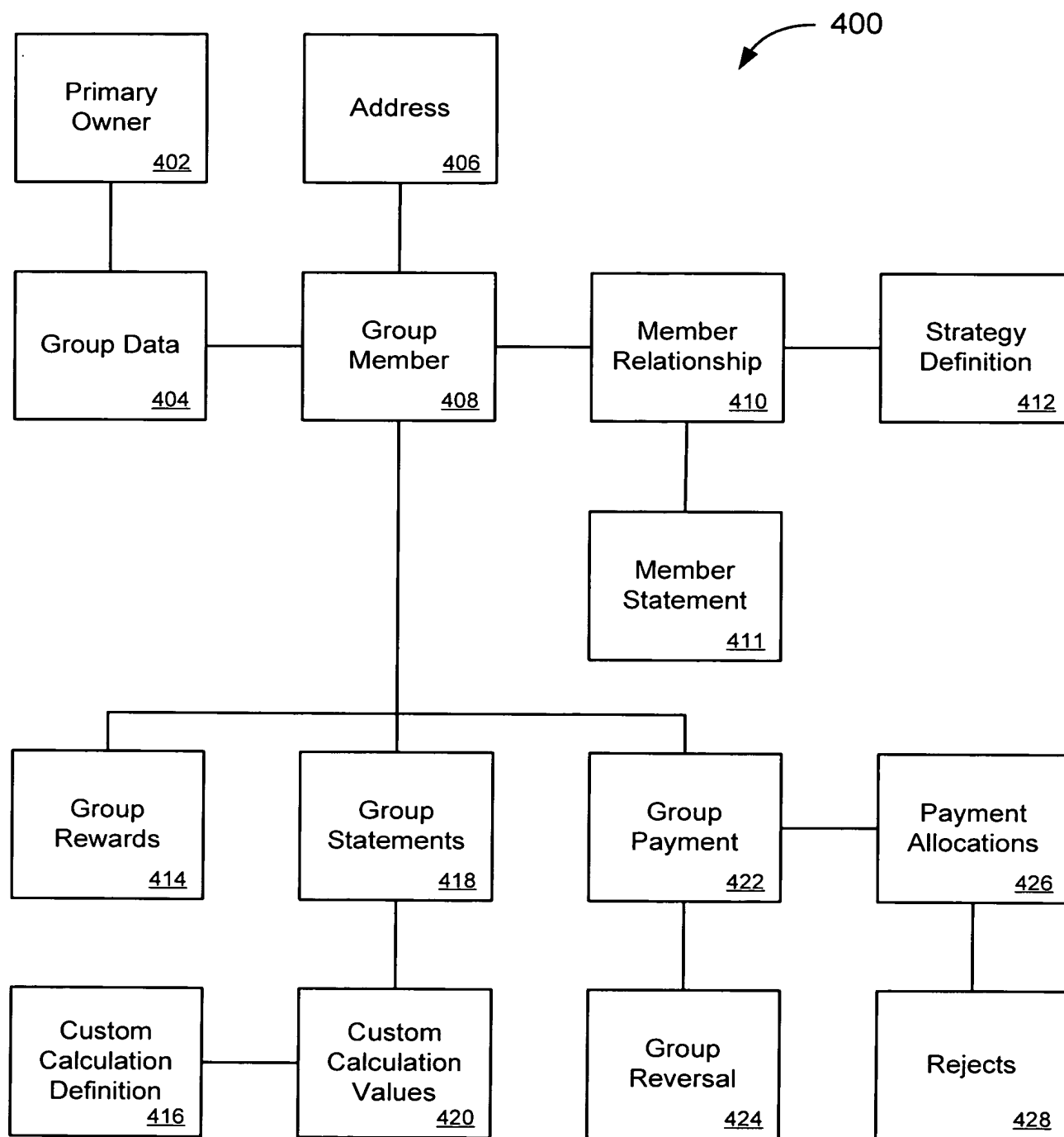


FIG. 4B



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Create Group with New Accounts

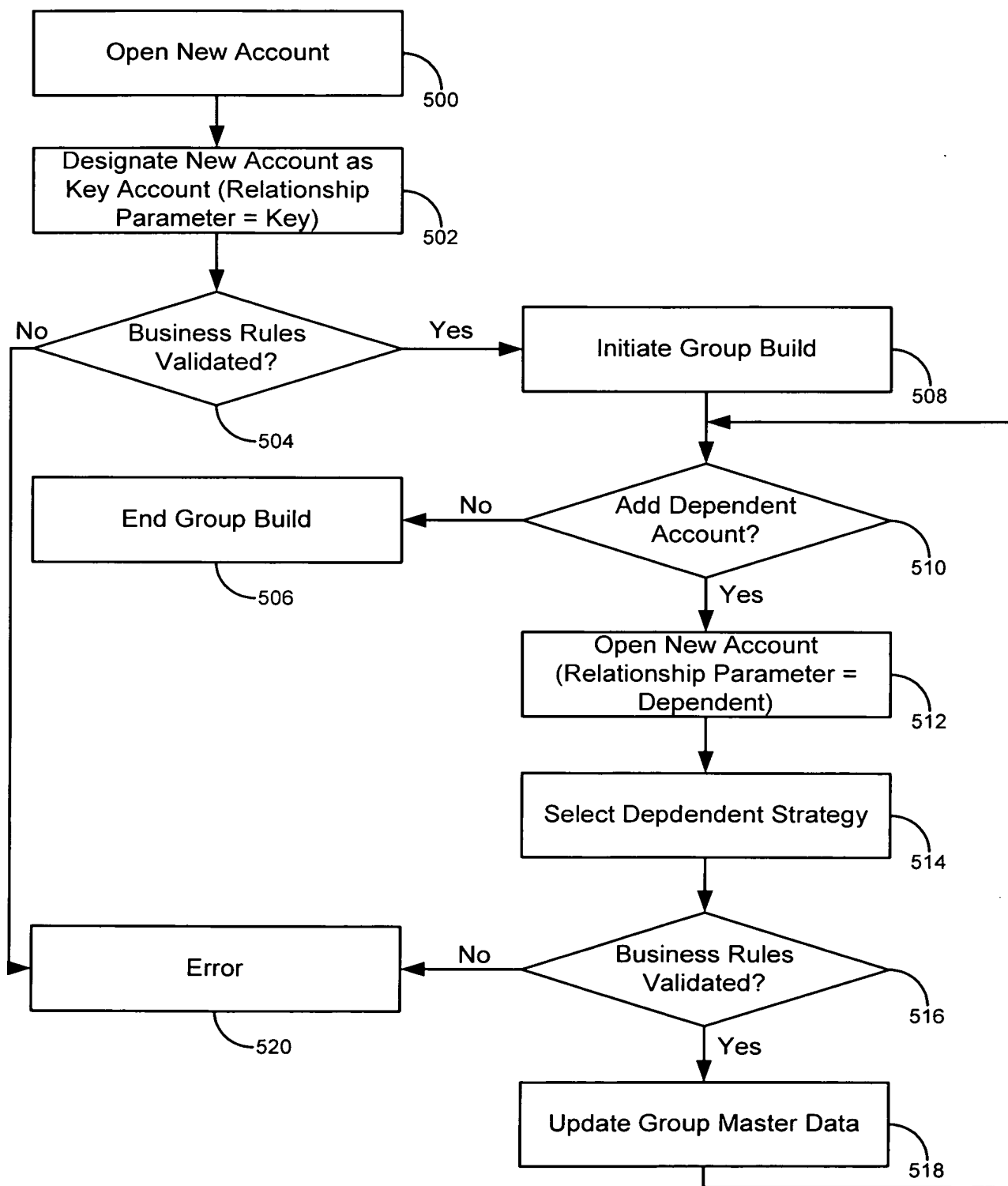
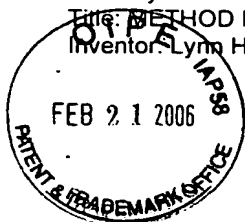


FIG. 5



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Create Group Using Existing Accounts

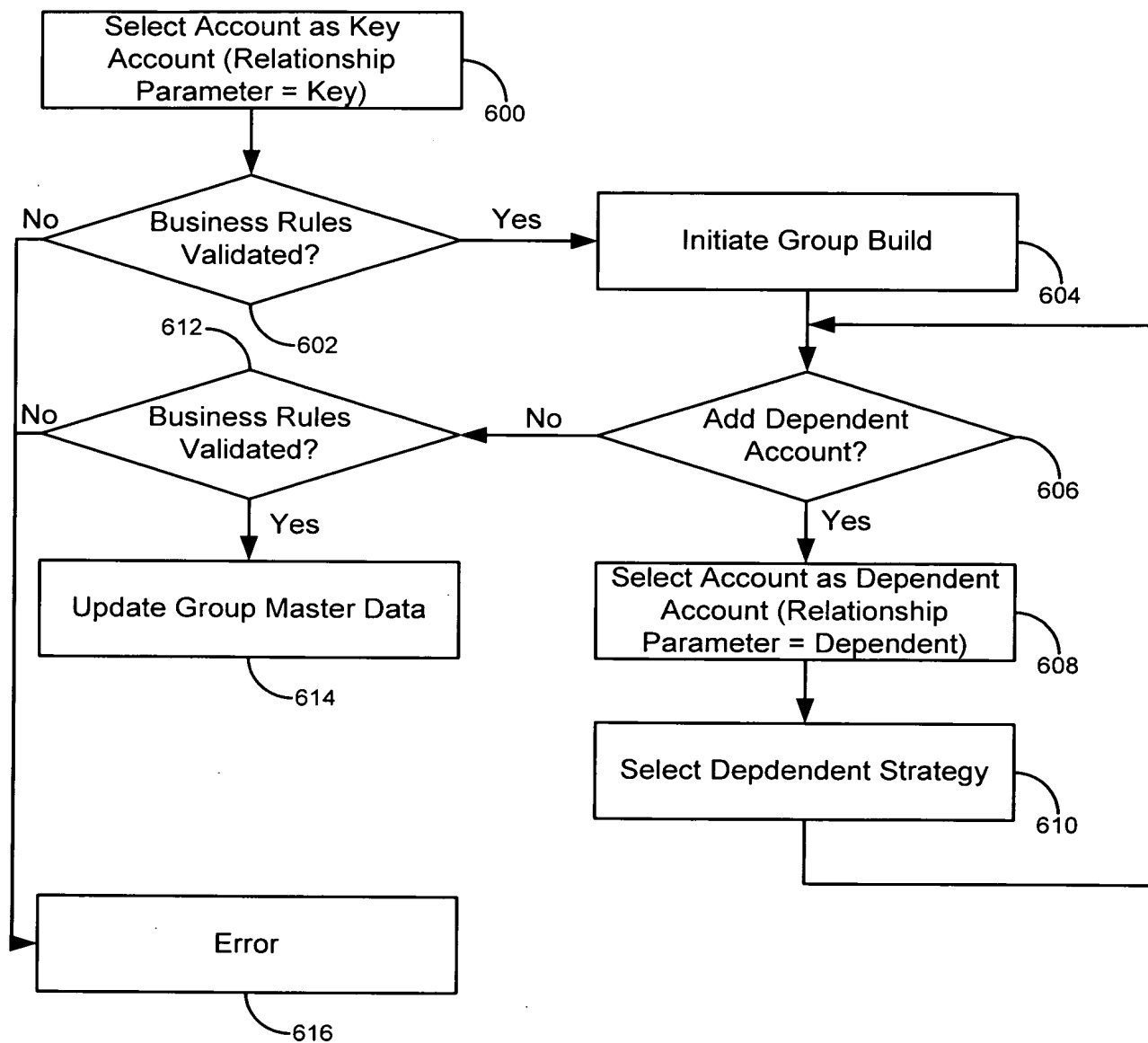


FIG. 6

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Add Dependent Account to Group

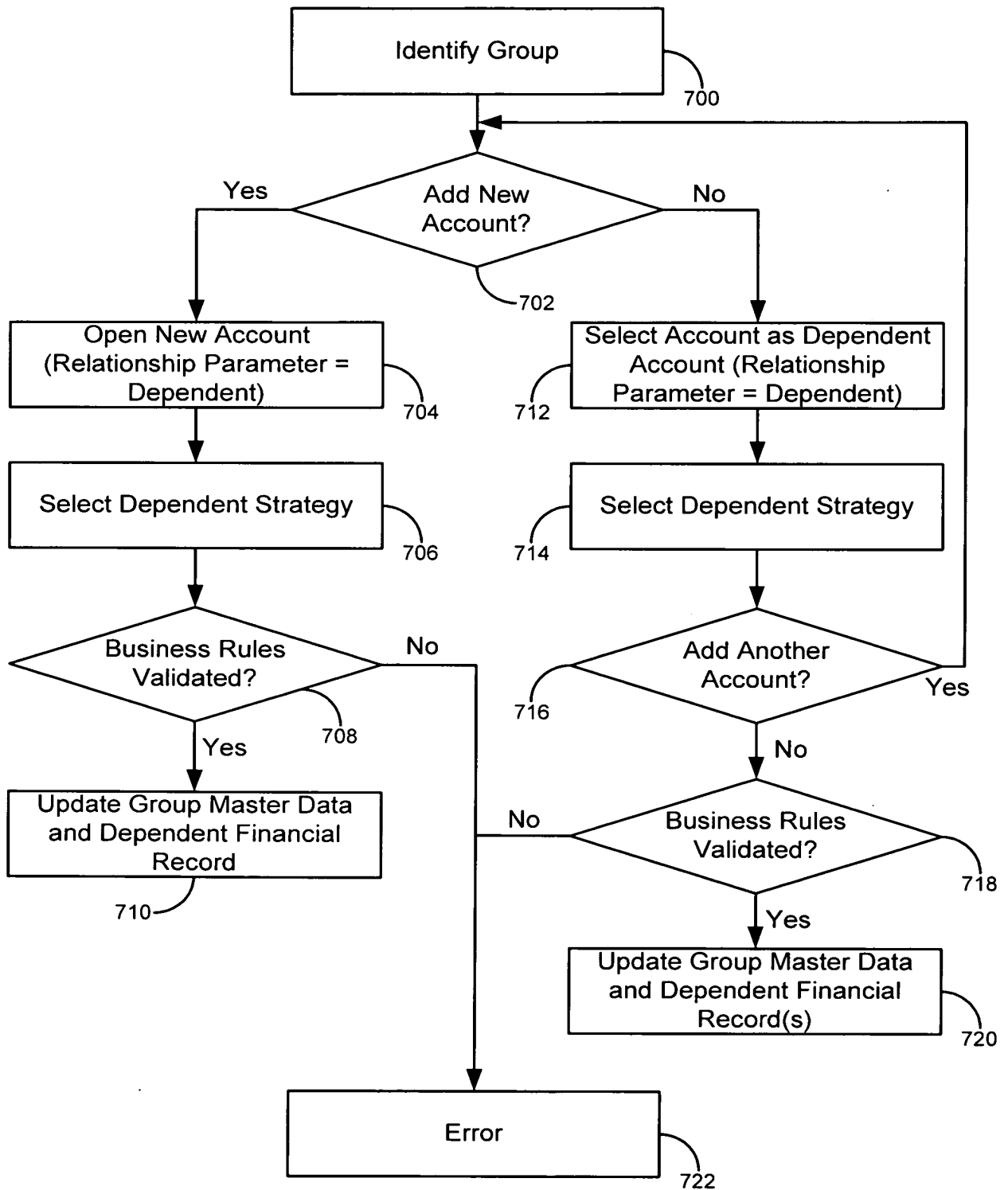
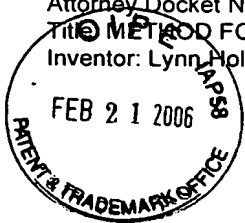


FIG. 7A



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Authorization

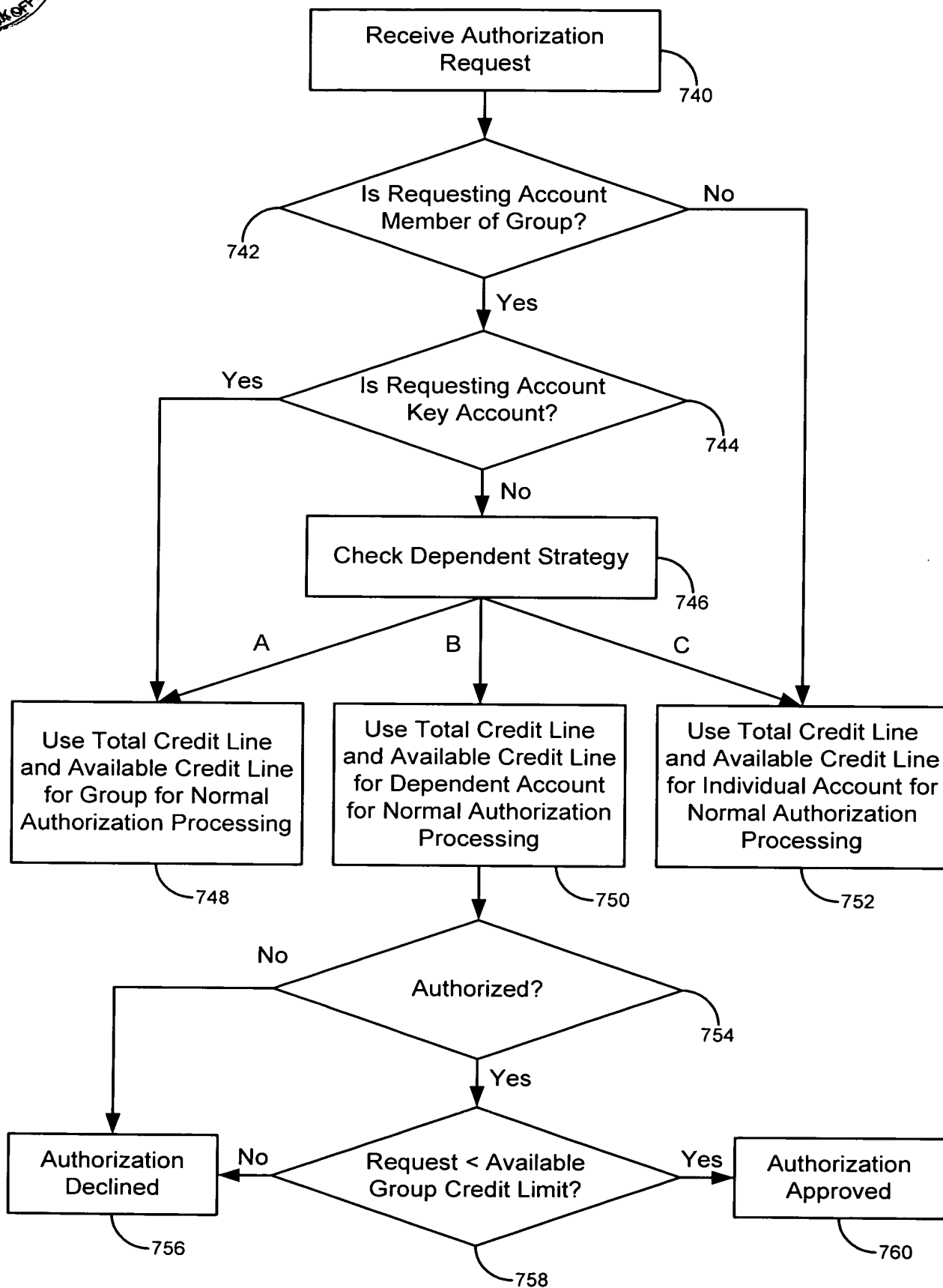


FIG. 7B

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Payment Application

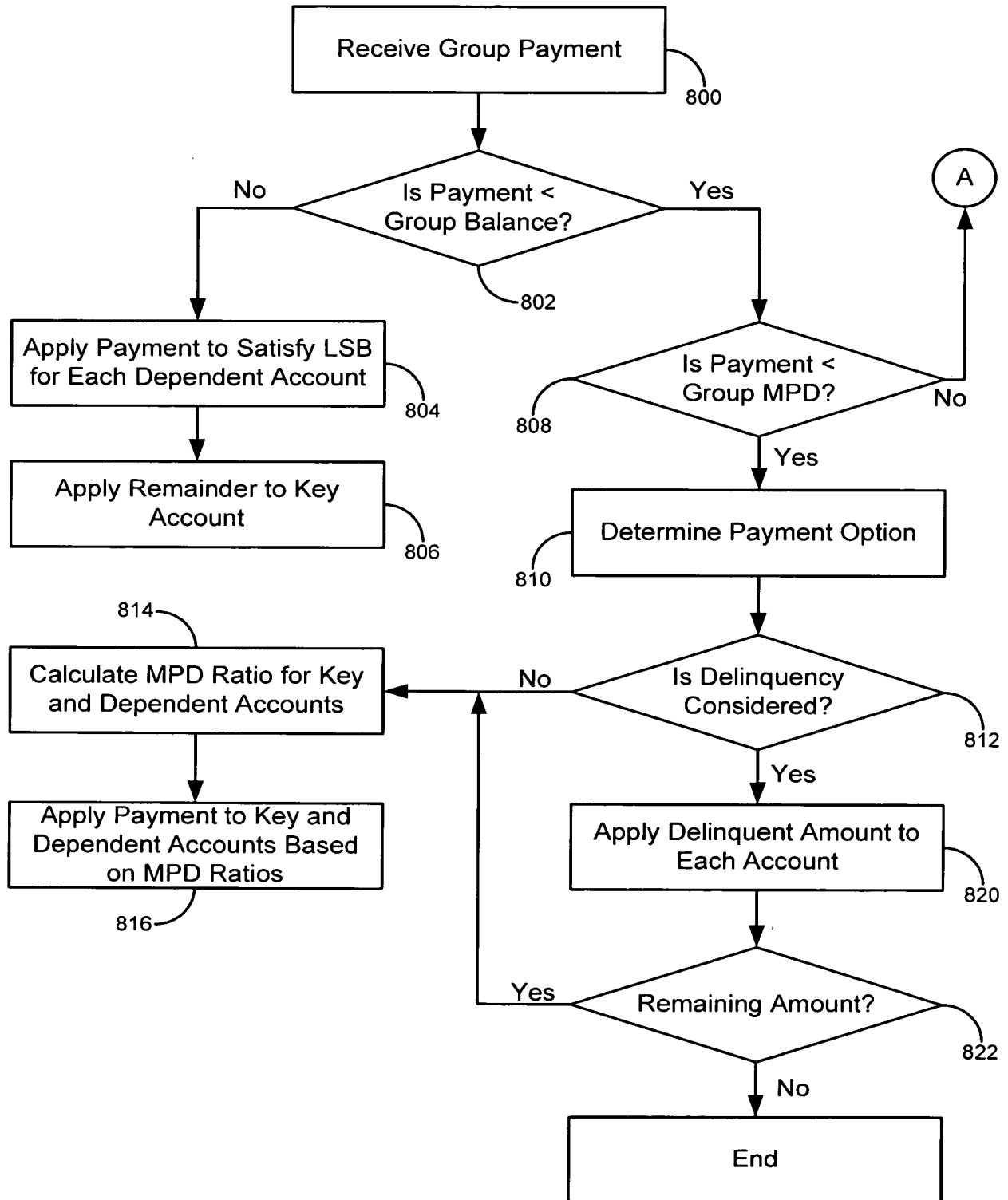
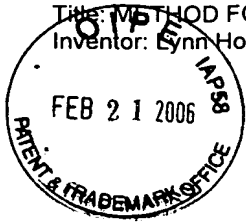


FIG. 8A



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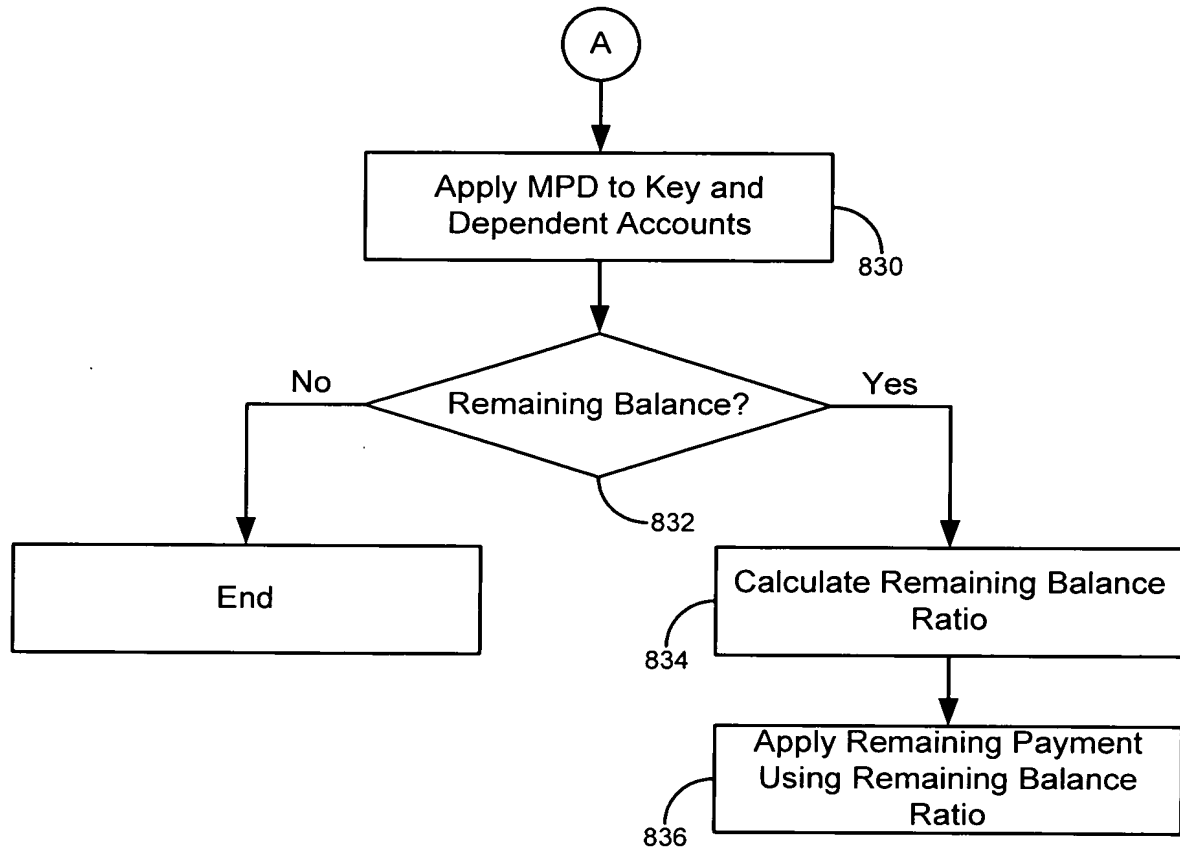
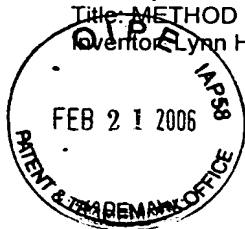


FIG. 8B



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Statementing

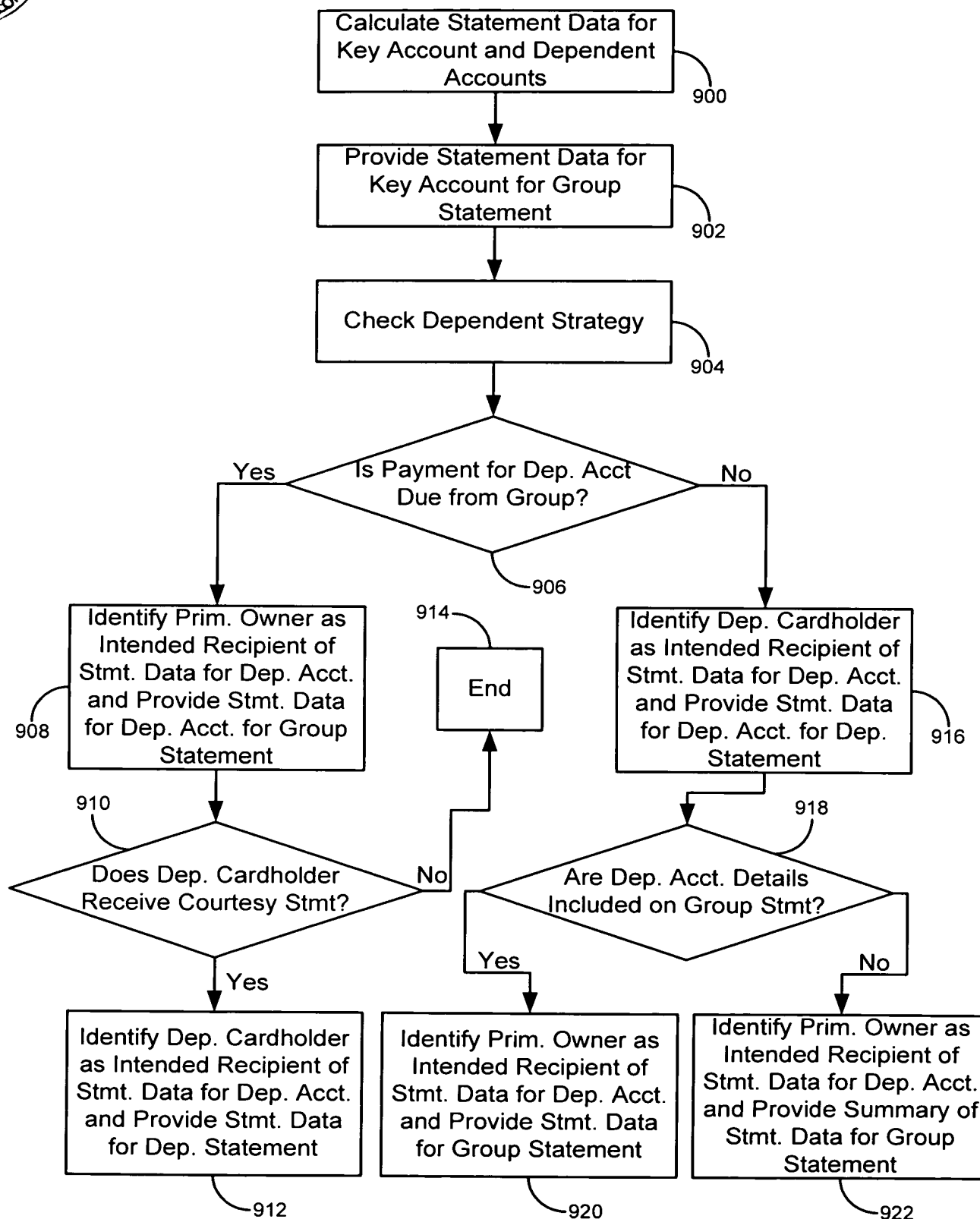
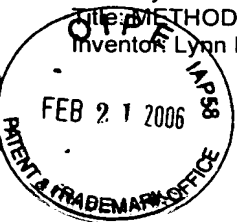


FIG. 9



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Redemption

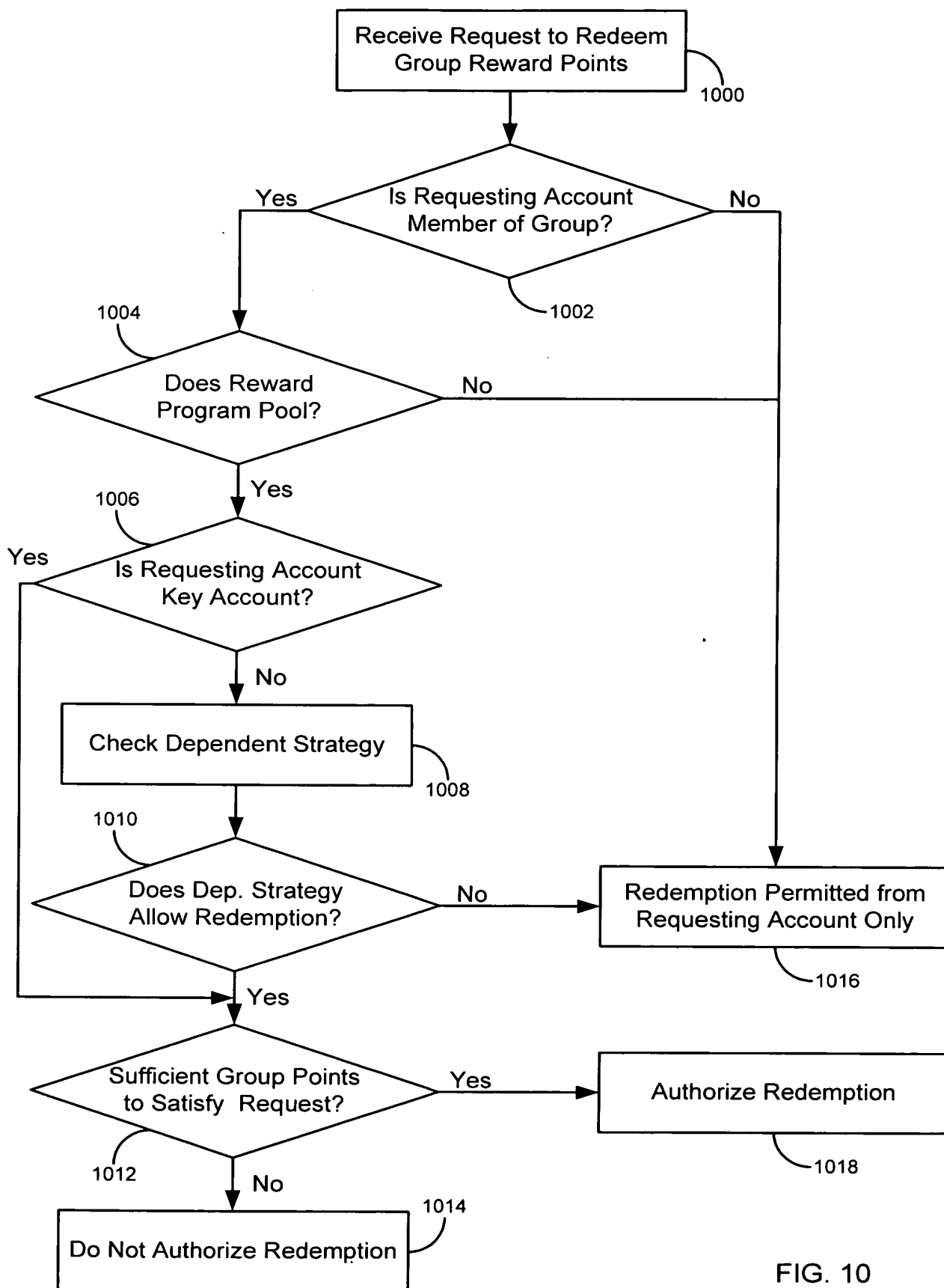


FIG. 10